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WWW.MARYBOWERSHEATS.COM

February 3, 2021

Doug Montanari, Chairperson, Board of Directors
Clearview Federal Credit Union
1920 Park Manor Blvd.
Pittsburgh, PA 15205

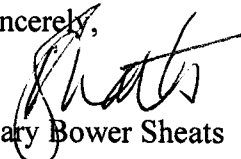
Re: Clearview's violation of the bankruptcy discharge injunction with regard to bankruptcy debtor Amanda Minech

Dear Mr. Montanari:

I represent Amanda Minech, who received a discharge, on July 11, 2018, from all of the debts that she owed to Clearview Federal Credit Union. Ms. Minech never signed a reaffirmation agreement with Clearview Federal Credit Union. In July, 2020, two years after Ms. Minech received her discharge, Clearview reported to Experian that it had charged off Ms. Minech's account no. 112512xxx with Clearview. This adverse report rendered Ms. Minech ineligible for a residential mortgage. Ms. Minech had planned to buy a home until Clearview decided to violate the discharge injunction. Ms. Minech notified Experian that she disputed Clearview's adverse report, because the debt was discharged in her bankruptcy. When Experian investigated, Clearview told Experian that the report was accurate. A copy of Experian's report is enclosed. I am also enclosing a copy of Ms. Minech's discharge, and the relevant sections of her chapter 7 bankruptcy petition.

To avoid an action for contempt against Clearview, in the Bankruptcy Court, I request that you have your attorneys contact me immediately. Ms. Minech has suffered damages in excess of \$10,000 as the result of Clearview's violation of the discharge injunction. Clearview must agree to immediately notify all of the credit reporting agencies to remove this adverse report from Ms. Minech's credit report and immediately provide proof to me, and to Ms. Minech, that Clearview has removed this adverse report from Ms. Minech's credit report.

Sincerely,



Mary Bower Sheats

MBS/elb
enclosures

2/2/2021

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Prepared for

AMANDA MINECH

Personal & Confidential

Date Generated Jan 27, 2021

Report Number 1750-6072-84

About Dispute Results

Our reinvestigation of the dispute you recently submitted is now complete. If we were able to make changes to your credit report based on information you provided, we have done so. Otherwise we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

Here are your results

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CLEARVIEW FEDERAL CU

Account • 112512XXXXXX

The information you disputed has been verified as accurate; however, information unrelated to your dispute has been updated.
Please review your report for the details.



Updated

You can contact CLEARVIEW FEDERAL CU at 8805 UNIVERSITY BLVD, MOON TOWNSHIP, PA 15108 or (412) 269-3011



After your dispute:

Account Name	CLEARVIEW FEDERAL CU	Balance	\$634
Account Number	112512XXXXXX	Balance Updated	01/26/2021
Account Type	Unsecured	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	11/25/2016	Original Balance	-
Status	Account charged off. \$1,078 written off. \$634 past due as of Jan 2021.	Highest Balance	\$0
Status Updated	Invalid date	Terms	NA
		On Record Until	Aug 2023

Payment History

LEGEND



No data for this time period



Charge off

2021

2020

JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
CO							
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
						CO	ND

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SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio" value="ND"/>	<input type="radio" value="ND"/>	<input type="radio" value="ND"/>	<input type="radio" value="ND"/>

Reinvestigation Information

This item was updated from our processing of your dispute in Jan 2021.



Before your dispute:

Account Name	CLEARVIEW FEDERAL CU	Balance	\$1,078
Account Number	112512XXXXXX	Balance Updated	07/01/2020
Account Type	Unsecured	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	11/25/2016	Original Balance	-
Status	Account charged off. \$1,078 written off. \$1,078 past due as of Jul 2020.	Highest Balance	\$0
Status Updated	Invalid date	Terms	NA
		On Record Until	Aug 2023

Payment History

LEGEND



Charge off

2020

JAN	FEB	MAR	APR
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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MAY	JUN	JUL	AUG
<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
SEP	OCT	NOV	DEC
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If our reinvestigation has not resolved your dispute, you have several options:

- **You may add a statement of up to 100 words to your report.** If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you.
- **You may contact the company that reports the information to us and dispute it directly with them.** If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.
- **You may provide us additional information or documents about your dispute.** Experian's online Dispute Center lets you easily add any pertinent documentation to a dispute. You can add documentation online when logged in on your computer or via a mobile device. You may also mail your information to Experian, P.O. Box 9701, Allen, Texas, 75013.
- **You may file a complaint about Experian or the company reporting the item,** with the Consumer Financial Protection Bureau or your State Attorney General's office. You may submit a complaint to the Consumer Financial Protection Bureau at

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www.consumerfinance.gov/complaint (<https://www.consumerfinance.gov/complaint>) or by mail at Consumer Financial Protection Bureau, PO Box 4503, Iowa City, IA 52244.

If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland, or New York.) If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment, or apartment rental.

If interested, you may also request a description of how the reinvestigation was conducted along with the business name, address, and telephone number (if reasonably available) of the furnisher of information.

Thank you for helping ensure the accuracy of your credit information. For frequently asked questions about your credit report, please visit experian.com/consumerfaqs. If no information follows, our response appeared on the previous page.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Important Messages

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to

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us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com> (<https://experianconsumers.lexisnexis.com/>).

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para informacion en espanol, visite www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>) o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

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You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>) for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>) for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

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Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need — usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>).

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>).

Consumers Have The Right To Obtain A Security Freeze

You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

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States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:

FOR QUESTIONS OR CONCERNS REGARDING:

- 1.a.** Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.
- b.** Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:

PLEASE CONTACT:

a. Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552

b. Federal Trade Commission:
Consumer Response Center – FCRA
Washington, DC 20580
(877) 382-4357

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2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

c. Nonmember insured banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

b. Federal Reserve Consumer Help Center
PO Box 1200
Minneapolis, MN 55480

c. FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314

3. Air carriers

Asst. General Counsel for Aviation Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue SE
Washington, DC 20590

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4. Creditors Subject to Surface Transportation Board

Office of Proceedings, Surface
Transportation Board
Department of Transportation
395 E Street, SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and Stockyards
Administration area supervisor

6. Small Business Investment Companies

Associate Deputy Administrator for
Capital Access
United States Small Business
Administration
409 Third Street, SW, 8th Floor
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange Commission
100 F St NE
Washington, DC 20549

**8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and
Production Credit Associations**

Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

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9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

FTC Regional Office for region in which
the creditor operates or Federal Trade
Commission: Consumer Response
Center – FCRA
Washington, DC 20580
(877) 382-4357

Notification of Rights

- Notification of Rights for California Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/california/>)
- Notification of Rights for Colorado Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/colorado/>)
- Notification of Rights for Connecticut Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/connecticut/>)
- Notification of Rights for Maryland Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/maryland/>)
- Notification of Rights for Massachusetts Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/massachusetts/>)
- Notification of Rights for Texas Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/texas/>)
- Notification of Rights for Vermont Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/vermont/>)
- Notification of Rights for Washington Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/washington/>)

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<https://usa.experian.com/member/printReport?type=CDF&resultsId=RTE00002242100033000000916801272021025430000018396>

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Information to identify the case:

Debtor 1	Amanda Minech	Social Security number or ITIN	xxx-xx-6244
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21030-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Amanda Minech

7/11/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Notice Recipients

District/Off: 0315-2

User: admin

Date Created: 07/11/2018

Case: 18-21030-GLT

Form ID: 318

Total: 21

Recipients of Notice of Electronic Filing:

ust Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 aty Keri P. Ebeck kebeck@bernsteinlaw.com
 aty Mary Bower Sheats mbsheats@fgbmp.com

TOTAL: 3

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db Amanda Minech 4115 Home Street West Mifflin, PA 15122
 tr Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106
 cr PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541
 cr Duquesne Light Company c/o Bernstein-Burkley, P.C. 707 Grant Street, Suite 2200, Gulf
 Tower Pittsburgh, PA 15219
 smg Pennsylvania Dept. of Revenue Department 280946 P.O. Box 280946 ATTN: BANKRUPTCY
 DIVISION Harrisburg, PA 17128-0946
 14794254 1st Financial Bank USA 363 W Anchor Dr Dakota Dunes, SD 57049-5154
 14794255 Capital One Bank USA PO Box 30285 Salt Lake City, UT 84130-0285
 14794256 Clearview Federal Credit Union 8805 University Blvd Moon Township, PA 15108-4212
 14794257 Comenity Bank/Victorias Secret PO Box 182789 Columbus, OH 43218-2789
 14794258 Credence Resource Management 17000 Dallas Pkwy Ste 204 Dallas, TX 75248-1940
 14794259 Credit One Bank PO Box 98875 Las Vegas, NV 89193-8875
 14794260 Diversified Consultants 10550 Deerwood Park Blvd # 309 Jacksonville, FL 32256-2805
 14794261 Kay Jewelers 375 Ghent Rd Fairlawn, OH 44333-4601
 14794262 Kohl's /Capital One Bank NA USA PO Box 3115 Milwaukee, WI 53201-3115
 14795346 PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541
 14794263 Portfolio Recovery Associates, LLC 120 Corporate Blvd Norfolk, VA 23502-4962
 14794264 Synchrony Bank/Walmar PO Box 965024 Orlando, FL 32896-5024
 14794265 TD Bank USA/Target Credit PO Box 673 Minneapolis, MN 55440-0673

TOTAL: 18

Fill in this information to identify your case:

Debtor 1	Amanda Minech		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA, PITTSBURGH DIVISION		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
2.1 Clearview Federal Credit Union Creditor's Name 8805 University Blvd Moon Township, PA 15108-4212 Number, Street, City, State & Zip Code	\$8,405.00	\$10,000.00	\$0.00
Describe the property that secures the claim: 2012 Chevrolet Malibu			
As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)			
Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
Date debt was incurred 02/27/2018 Last 4 digits of account number 2512			

Add the dollar value of your entries in Column A on this page. Write that number here:

If this is the last page of your form, add the dollar value totals from all pages.
Write that number here:

\$8,405.00

\$8,405.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Debtor 1 **Minech, Amanda**

Case number (if known)

4.2

Capital One Bank USA

Nonpriority Creditor's Name

Last 4 digits of account number **7805****\$2,851.00****PO Box 30285****Salt Lake City, UT 84130-0285**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesWhen was the debt incurred? **2011**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

4.3

Capital One Bank USA

Nonpriority Creditor's Name

Last 4 digits of account number **7805****\$2,418.00****PO Box 30285****Salt Lake City, UT 84130-0285**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesWhen was the debt incurred? **09/28/2012**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify

4.4

Clearview Federal Credit Union

Nonpriority Creditor's Name

Last 4 digits of account number **5522****\$1,088.00****8805 University Blvd****Moon Township, PA 15108-4212**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesWhen was the debt incurred? **2016**

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify